Case 05-26802 Doc 1 Filed 07/06/05 Entered 07/06/05 14:36:16 Desc Main (Official Form 1) (12/03) Document Page 1 of 29

FORM B1	Voluntary Petition									
	Northern	District of Ill	inois			Voluntary 1 Cutton				
Name of Debtor (if individ Kirkendall, James E Sr.	ual, enter Last, Fi	rst, Middle):	1	Name of Joint Debtor (Spouse) (Last, First, Middle):						
All Other Names used by ti (include married, maiden, and trac		ast 6 years		All Other Names used by the Joint Debtor in the last 6 years (include married, maiden, and trade names):						
Last four digits of Soc. Sec No. (if more than one, state all):	_	IN or other Tax I		Last four dig			omplete EIN or other Tax I.D.			
Street Address of Debtor (1 126 48th Ave Bellwood, IL 60104-1014		e & Zip Code):	,	Street Addre	ess of Joint	Debtor (No.	& Street, City, State & Zip Code):			
County of Residence or of Principal Place of Business				County of R Principal Pla						
Mailing Address of Debtor	(if different from stre	et address):	1	Mailing Add	dress of Joi	nt Debtor (i	f different from street address):			
Location of Principal Asse (if different from street address ab		otor								
Venue (Check any applicable	ed or has had a resid petition or for a lor	ence, principal pla ager part of such 18	ce of bu	usiness, or pri	incipal asset	s in this Dist	rict for 180 days immediately			
Type of Debtor ✓ Individual(s) ☐ Corporation ☐ Partnership ☐ Other	(Check all boxes th	ker lity Broker]]]	Chapter ?	the Petit 7 □ (9 □ (tion is Filed Chapter 11 Chapter 12	ptcy Code Under Which (Check one box) Chapter 13 n proceeding			
Nature of Consumer/Non-Business	Debts (Check one b	ox)				ng Fee (Che	ck one box)			
Chapter 11 Small Business (Check all boxes that apply) Debtor is a small business as defined in 11 U.S.C. § 101 Debtor is and elects to be considered a small business under 11 U.S.C. § 1121(e) (Optional) Full Filing Fee attached Filing Fee to be paid in installments (applicable to individuals on Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installment Rule 1006(b). See Official Form No. 3.										
Statistical/Administrative In Debtor estimates that fund Debtor estimates that, after paid, there will be no fund	ds will be available are any exempt prope	for distribution to u	admin	istrative expe	enses	THIS	SPACE IS FOR COURT USE ONLY			
Estimated Number of Credito		6-49 50-99	100-199	200-999	1000-over					
\$50,000 \$100,000 \$50	0,001 to \$500,001 to 0,000 \$1 million	\$1,000,001 to \$10,000 \$10 million \$50 r	0,001 to nillion	\$50,000,001 to \$100 million	More than \$100 million					
\$50,000 \$100,000 \$50	,001 to \$500,001 to 0,000 \$1 million	\$1,000,001 to \$10,000 \$10 million \$50 r	0,001 to nillion	\$50,000,001 to \$100 million	More than \$100 million					

Date

Title of Authorized Individual

Case 05-26802

(Official Form 1) $(12/0\overline{3})$

Voluntary Petition

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A bankruptcy petition preparer's failure to comply with the provisions

of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. § 110; 18 U.S.C. § 156.

Page 2 of 29
Name of Debtor(s):

FORM B1, Page 2

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_ Case No. ___

IN RE Kirkendall, James E Sr.

Debtor(s)

VOLUNTARY PETITION Continuation Sheet - Page 1 of 1

Prior Bankruptcy Case Filed Within Last 6 Years:

Location Where Filed: ND Of IL Case Number: 04-17381

Date Filed: 5/3/04

Location Where Filed: ND Of IL Case Number: 01-09884

Date Filed: 3/21/01

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Document Page 4 of 29 United States Bankruptcy Court Northern District of Illinois

IN RE:	Case No
Kirkendall, James E Sr.	Chapter 13
Debtor(s)	

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E, and F to determine the total amount of the debtor's liabilities.

AMOUNTS SCHEDULED

			AN	MOUNTS SCHEDULEI)
NAME OF SCHEDULE	ATTACHED (YES/NO)	NUMBER OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	160,000.00		
B - Personal Property	Yes	2	10,220.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		170,448.00	
E - Creditors Holding Unsecured Priority Claims	Yes	2		423.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	4		9,762.00	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			2,919.84
J - Current Expenditures of Individual Debtor(s)	Yes	1			2,669.00
Total Number of Sheets in Schedules		15			
		Total Assets	170,220.00		
			Total Liabilities	180,633.00	

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IN RE Kirkendall, James E Sr.

Debtor(s)

SCHEDULE A - REAL PROPERTY

Case No.

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a co-tenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H" for Husband, "W" for Wife, "J" for Joint, or "C" for Community in the column labeled "HWJC." If the debtor holds no interest in real property, write "None" under "Description and Location of Property".

Do not include interests in executory contracts and unexpired leases on the schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a security interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim".

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	H W J	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING	AMOUNT OF SECURED CLAIM
		C	ANY SECURED CLAIM OR EXEMPTION	
126 48th Ave, Bellwood, IL	Fee Simple		160,000.00	160,300.00
	тот	'AT	160,000.00	

(Report also on Summary of Schedules)

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IN RE Kirkendall, James E Sr.

_____ Case No. _

Debtor(s)

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "X" in the appropriate position in the column labeled "None". If additional space is needed in any category, attached a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H" for Husband, "W" for Wife, "J" for Joint, or "C" for Community in the column labeled "HWJC." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions only in Schedule C - Property Claimed as Exempt.

Do not include interests in executory contracts and unexpired leases on the schedule. List them in Schedule G - Executory Contracts and Unexpired Leased. If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property".

					1
	TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	H W J C	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1.	Cash on hand.	X			
2.	Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Checking		100.00
3.	Security deposits with public utilities, telephone companies, landlords, and others.	X			
4.	Household goods and furnishings, include audio, video, and computer equipment.		Normal and necessary household goods		1,000.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		Miscellaneous books, pictures, music		200.00
6.	Wearing apparel.		Used personal clothes		200.00
7.	Furs and jewelry.		Watches/Costume jewelry		200.00
8.	Firearms and sports, photographic, and other hobby equipment.	X			
9.	Interest in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		Term life insurance - employment benefit - no cash value		0.00
10.	Annuities. Itemize and name each issue.	X			
11.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize.		401K		5,000.00
12.	Stock and interests in incorporated and unincorporated businesses. Itemize.	Х			
13.	Interests in partnerships or joint ventures. Itemize.	X			
14.	Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
15.	Accounts receivable.	X			
16.	Alimony, maintenance, support, and property settlements in which the debtor is or may be entitled. Give particulars.	X			
17.	Other liquidated debts owing debtor including tax refunds. Give particulars.	X			

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_ Case No. _

IN RE Kirkendall, James E Sr.

Debtor(s)

SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

	TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	H W J C	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR
18.	Equitable or future interest, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	X			EXEMPTION
19.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	Х			
20.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	Х			
21.	Patents, copyrights, and other intellectual property. Give particulars.	X			
22.	Licenses, franchises, and other general intangibles. Give particulars.	X			
23.	Automobiles, trucks, trailers, and other vehicles and accessories.		98 Plymouth voyager		3,520.00
24.	Boats, motors, and accessories.	X			
25.	Aircraft and accessories.	Х			
26.	Office equipment, furnishings, and supplies.	X			
27.	Machinery, fixtures, equipment, and supplies used in business.	X			
28.	Inventory.	Х			
	Animals.	Х			
	Crops - growing or harvested. Give particulars.	X			
31.	Farming equipment and implements.	Х			
	Farm supplies, chemicals, and feed.	Х			
	Other personal property of any kind not already listed. Itemize.	X			
		<u> </u>		L	
			TOT	AL	10,220.00

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IN RE Kirkendall, James E Sr.

Debtor(s)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemptions to which debtor is entitled under:

11 U.S.C. § 522(b)(1): Exemptions provided in 11 U.S.C. § 522(d). NOTE: These exemptions are available only in certain states.

11 U.S.C. § 522(b)(2): Exemptions available under applicable nonbankruptcy federal laws, state or local law where the debtor's domicile has been located for 180 days immediately preceding the filing of the petition, or for a longer portion of the 180-day period than in any other place, and the debtor's interest as a tenant by the entirety or joint tenant to the extent the interest is exempt from process under applicable nonbankruptcy law.

Case No. _

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT MARKET VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTIONS
SCHEDULE A - REAL PROPERTY			EMEMI TIOTIS
	735 ILCS 5 §12-901	7,500.00	160,000.00
SCHEDULE B - PERSONAL PROPERTY			
Checking	735 ILCS 5 §12-1001(b)	100.00	100.00
Normal and necessary household goods	735 ILCS 5 §12-1001(b)	1,000.00	1,000.00
Miscellaneous books, pictures, music	735 ILCS 5 §12-1001(a)	200.00	200.00
Watches/Costume jewelry	735 ILCS 5 §12-1001(b)	200.00	200.00
401K	735 ILCS 5 §12-1006(a)	5,000.00	5,000.00
98 Plymouth voyager	735 ILCS 5 §12-1001(c)	1,200.00	3,520.00

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IN RE Kirkendall, James E Sr.

Debtor(s)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests. List creditors in alphabetical order to the extent practicable. If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C," respectively, in the column labeled "HWJC."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

O R	C	NATURE OF LIEN, AND DESCRIPTION AND MARKET VALUE OF PROPERTY SUBJECT TO LIEN	I N G	U I D	U T	
			E N T	A T E D	E D	UNSECURED PORTION, IF ANY
		Installment account opened 12/04				
						10,148.00
		Value \$ 3,520.00				6,628.00
		Mortgage account opened 2/05				
						160,000.00
		Value \$ 160,000.00				300.00
		Water				
						300.00
		Value \$ 160,000.00				
		Value \$				
		Value \$				
		(Total				170,448.00
			Value \$ 3,520.00 Mortgage account opened 2/05	Value \$ 3,520.00 Mortgage account opened 2/05 Value \$ 160,000.00 Value \$ 160,000.00 Value \$ 160,000.00	Value \$ 3,520.00	Value \$ 3,520.00

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IN RE Kirkendall, James E Sr.

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Debtor(s)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entiry on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them or the marital community may be liable on each claim by placing an "H," "W," "J," or "C," respectively, in the column labeled "HWJC."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated," If the claim is unliquidated.

is di R	sputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.) eport the total of claims listed on each sheet in the box labeled "Subtotal" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" he last sheet of the completed schedule. Repeat this total also on the Summary of Schedules.
	Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
	PES OF PRIORITY CLAIMS neck the appropriate box(es) below if claims in that category are listed on the attached sheets)
	Extensions of credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(2)
	Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$4,925* per person earned within 90 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(3).
	Contributions to employee benefit plans Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
	Certain farmers and fishermen Claims of certain farmers and fishermen, up to a maximum of \$4,925* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(5).
	Deposits by individuals Claims of individuals up to a maximum of \$2,225* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(6)
	Alimony, Maintenance, or Support Claims of a spouse, former spouse, or child of the debtor for alimony, maintenance, or support, to the extent provided in 11 U.S.C. § 507(a)(7).
√	Taxes and Other Certain Debts Owed to Governmental Units Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
	Commitments to Maintain the Capital of an Insured Depository Institution Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).
	* Amounts are subject to adjustment on April 1, 2007, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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IN RE Kirkendall, James E Sr.

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Debtor(s)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS (Continuation Sheet)

Taxes and Other Certain Debts Owed to Governmental Units

(Type of Priority)

CREDITOR'S NAME, MAILING ADDRESS	C O D E	H W	DATE CLAIM WAS INCURRED	C O N T I	U N L I Q	D I S	TOTAL AMOUNT OF CLAIM
INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	B T O R	J C	AND CONSIDERATION FOR CLAIM	N G E N T	I D A T E D	U T E D	AMOUNT ENTITLED TO PRIORITY
Account No. 4930			Taxes				
Internal Revenue Service Mail Stop 5010 CHI 230 S Dearborn St Chicago, IL 60604-1505							423.00
Account No.							423.00
Account No.							
TRECOUNT TO.							
Account No.							
Account No.							
Account No.							
Sheet1 of1 Continuation Sheets	attach	ned t	o Schedule E (Total o	of th	Subt is pa	otal ige)	423.00
			(Complete only on last sheet of Schedule l	F) 1	OT	AT.	423.00

(Report total also on Summary of Schedules)

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Case No.

Desc Main

IN RE Kirkendall, James E Sr.

Debtor(s)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code and last four digits of any account number of all entities holding unsecured claims without priority against the debtor or the property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C," respectively, in the column labeled "HWJC."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Check this box if debtor has no creditors	holding	g un	secured nonpriority claims to report on this Sche	dule	F.		
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E	D I S P U T E D	AMOUNT OF CLAIM
Account No. 473			Unknown account opened 3/05				
Amsher Coll 1816 3rd Ave N Birmingham, AL 35203-3102							F40.00
A			Assignee or other notification for:				510.00
Account No. T Mobile, Bankruptcy PO Box 37380 Albuquerque, NM 87176-7380			Amsher Coll				
Account No.			Collections				
Certegy Payment Recovery Center 550 Greensboro Ave Ste 301 Tuscaloosa, AL 35401-1584							193.00
Account No. 3584			Installment account opened 2/05				133.00
Certified Recovery Sys 6161 Savoy Dr Ste 600 Houston, TX 77036-3339							510.00
Account No.			Assignee or other notification for:				0.0.00
500 Fast Cash 2533 N Carson St Carson City, NV 89706-0147			Certified Recovery Sys				
3 Continuation Sheets attached			(Total o			otal age)	1,213.00
			(Complete only on last sheet of Schedule		-		

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_ Case No. __

IN RE Kirkendall, James E Sr.

Debtor(s)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B T O R	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E	D I S P U T E D	AMOUNT OF CLAIM
Account No.			Ticket				
City Of Chicago Bureau Of Parking 333 S State St Ste 540 Chicago, IL 60604-3992							800.00
Account No.			Assignee or other notification for:				
Arnold Scott Harris PC 600 W Jackson Blvd Ste 710 Chicago, IL 60661-5682			City Of Chicago Bureau Of Parking				
Account No.			Assignee or other notification for:				
Linebarger Gogan Blair & Sampson PO Box 6152 Chicago, IL 60680-6152	=		City Of Chicago Bureau Of Parking				
Account No.			Loan				
Fast Cash Advance 10311 W Roosevelt Rd Westchester, IL 60154-2520							150.00
Account No.			Collections				150.00
First Franklin 1051 Perimeter Dr Ste 800 Schaumburg, IL 60173-5856							
Account No. 0836			Revolving account opened 9/04				2,200.00
First Premier Bank 601 S Minnesota Ave Sioux Falls, SD 57104-4824			Revolving account opened 5/04				
Account No.			Collections				267.00
JK Harris & Company CT Corp, Agent 208 S Lasalle St Ste 814 Chicago, IL 60604-1101							200.00
Sheet 1 of 3 Continuation Sheets at	tach	ed to	o Schedule F (Total o		Subt		3,617.00
or communion prices at			(Complete only on last sheet of Schedule 1				3,311100

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IN RE Kirkendall, James E Sr.

_ Case No. _

Debtor(s)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B T O R	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E	D I S P U T E D	AMOUNT OF CLAIM
Account No. 8620			Open account opened 6/03				
M3 Financial Services PO Box 802089 Chicago, IL 60680-2089							10.00
Account No.			Assignee or other notification for:				10100
Vyridian Revenue Management			M3 Financial Services				
Account No.			Collections				
Nextel Communications PO Box 4191 Carol Stream, IL 60197-4191							0.400.00
Account No. 8804			Open account opened 5/04				2,400.00
Nicor Gas 1844 W Ferry Rd Naperville, IL 60563-9662							
Account No.			Loan				900.00
Pls Financial Services 1958 W Cermak Rd Chicago, IL 60608-4204							
Account No.			Collections				200.00
SBC Law Department 225 W Randolph St Ste 27A Chicago, IL 60606-1838							400.00
Account No. 0760			Collections				100.00
Sprint Bankruptcy Center 6391 Sprint Parkway Overland Park, KS 66215							
							222.00
Sheet 2 of 3 Continuation Sheets at	tach	ed to	o Schedule F (Total o		ubte is pa		4,132.00
			(Complete only on last sheet of Schedule I	F) T	TO	AL	

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_ Case No. __

IN RE Kirkendall, James E Sr.

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Debtor(s)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B T O R	H W J	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E	D I S P U T E D	AMOUNT OF CLAIM
Account No.			Collections				
T Mobile PO Box 742596 Cincinnati, OH 45274-2596							300.00
Account No.			Loan				
USA Payday Loans 10 W North Ave Northlake, IL 60164-2310							
Account No. 8297			Ticket				300.00
Village Of Bellwood Citation 3200 Washington Blvd Bellwood, IL 60104-1950			Ticket				200.00
Account No.							
Account No.							
Account No.							
Account No.							
Sheet 3 of 3 Continuation Sheets at	tach	ed to	o Schedule F (Total o		Subt is pa		800.00
			(Complete only on last sheet of Schedule l	F) T	тот	AL	9,762.00

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Debtor(s)

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Desc Main

Case No.

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease.

Provide the names and complete addresses of all other parties to each lease or contract described.

NOTE: A party listed on this schedule will not receive notice of the filing of this case unless the party is also scheduled in the appropriate schedule of creditors.

✓ Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE OF OTHER PARTIES TO LEASE OR CONTRACT	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

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IN RE Kirkendall, James E Sr.

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Debtor(s)

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. In community property states, a married debtor not filing a joint case should report the name and address of the nondebtor spouse on this schedule. Include all names used by the nondebtor spouse during the six years immediately preceding the commencement of this case.

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

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Debtor(s)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by a married debtor in a chapter 12 or 13 case whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.

Debtor's Marital Status		DEPENDEN	TS OF DEBTOR AN	ND SPOU	SE		
Married		RELATIONSHIP				AGE	
EMPLOYMENT:		DEBTOR			SPOUSE		
	Fleet Service		Disabled		SFOUSE		
	Fleet Service American Airl		Disabled				
I	18 Years	illes					
Address of Employer	io rears						
radiess of Employer							
Income: (Estimate of	avaraga mont	hly ingoma)			DEBTOR		SPOUSE
	_	ry, and commissions (pro rata if not paid n	onthly)	\$	_		
Estimated monthly or		y, and commissions (pro rata if not paid if	ionuny)	Ф Ф	2,817.71	\$ \$	
•	vertime			Φ			0.00
SUBTOTAL		9		<u>\$</u>	2,817.71	<u> </u>	0.00
LESS PAYROLL I				Φ	254.62	<u></u>	
a. Payroll taxes ab. Insurance	na Sociai Seci	irity		\$ —	202.30		
c. Union dues				\$ ——	40 95	Ф \$	
d. Other (specify)			\$	40.33	\$ ——	
a. Other (specify				-\$		\$	
SUBTOTAL OF PA	YROLL DE	DUCTIONS		\$	597.87		0.00
TOTAL NET MON	THLY TAKI	E HOME PAY		\$	2,219.84	\$	0.00
Regular income from	oneration of 1	ousiness or profession or farm (attach deta	iled statement)	\$		\$	
Income from real pro		submess of profession of furm (utual) detail	area statement)	\$		\$	
Interest and dividend				\$		\$	
		ayments payable to the debtor for the debt	or's use				
or that of dependents				\$		\$	
Social Security or oth	-						
(Specify) Disability				\$		\$	700.00
Pension or retiremen	t income			− _{\$} —		ş —	
Other monthly incom				Φ		ֆ	
				\$		\$	
(Speen)/				- \$		\$	
				\$		\$	
TOTAL MONTHL	Y INCOME			\$	2,219.84	<u>\$</u>	700.00
,				-		· —	

TOTAL COMBINED MONTHLY INCOME \$ _____ 2,919.84 (Report also on Summary of Schedules)

Describe any increase or decrease of more than 10% in any of the above categories anticipated to occur within the year following the filing of this document:

IN RE Kirkendall, James E Sr.

Debtor(s)

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

__ Case No. __

Complete this schedule by estimating the average monthly expenses of the debtor and the debtor's family. Pro rate any payments made b or annually to show monthly rate.	i-weekly, quarterly,	, semi-annually,
☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Comp expenditures labeled "Spouse."	lete a separate	schedule of
Rent or home mortgage payment (include lot rented for mobile home) Are real estate taxes included? Yes No _<	\$	983.00
Is property insurance included? Yes No		
Utilities: Electricity and heating fuel	\$	250.00
Water and sewer	\$	35.00
Telephone	\$	80.00
Other	\$	
	\$	
II	\$	10.00
Home maintenance (repairs and upkeep) Food	\$	10.00 400.00
Clothing	\$	100.00
Laundry and dry cleaning	\$	50.00
Medical and dental expenses	\$	75.00
Transportation (not including car payments)	\$	200.00
Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	
Charitable contributions	\$	
Insurance (not deducted from wages or included in home mortgage payments)		
Homeowner's or renter's	\$	85.00
Life	\$	
Health	\$	
Auto	\$	
Other	C	
	\$	
Taxes (not deducted from wages or included in home mortgage payments)	Ψ	
(Specify) Property Taxes	\$	266.00
	 \$	
	\$	
Installment payments (in chapter 12 and 13 cases, do not list payments to be included in the plan)		
Auto	\$	
Other	\$	
	\$	
Alimony, maintenance, and support paid to others	\$	
Payments for support of additional dependents not living at your home Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	
Other Auto Maintainence	\$	30.00
Paragrad Care And Creaming		75.00
Bank Fees, Postage, Misc Fees	ф	30.00
<u> </u>	Φ.	
	\$	
TOTAL MONTHLY EXPENSES (Report also on Summary of Schedules)	\$	2,669.00
(FOR CHAPTER 12 AND 13 DEBTORS ONLY)		
Provide the information requested below, including whether plan payments are to be made bi-weekly, month	ıly, annually, o	r at some
other regular interval.	•	
A. Total projected monthly income	\$	2,919.84
B. Total projected monthly expenses	\$	2,669.00
C. Excess income (A minus B)	\$	250.84
D. Total amount to be paid into plan each Monthly	\$	250.00

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IN RE Kirkendall, James E Sr.

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Debtor(s)

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perj they are true and correct to the		ing summary and schedules, consisting of
Ž	, ,	
Date: July 6, 2005	Signature: /s/ Jam	es E Kirkendall, Sr.
	James	E Kirkendall, Sr. Debtor
Date:	Signature:	
		(Joint Debtor, if any)
		[If joint case, both spouses must sign.]
CERTIFICATION AND S	GNATURE OF NON-ATTO	RNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)
I certify that I am a bankruptcy I have provided the debtor wit		n 11 U.S.C. § 110, that I prepared this document for compensation, and that
Printed or Typed Name of Bankruptcy Petition Pre	parer	Social Security No. (Required by 11 U.S.C. § 110(c).)
Address		
Names and Social Security nu	mbers of all other individuals	who prepared or assisted in preparing this document:
If more than one person prepaperson.	red this document, attach add	litional signed sheets conforming to the appropriate Official Form for each
Signature of Bankruptcy Petition Preparer		Date
A bankruptcy petition preparent in fines or imprisonment or bo		ovision of title 11 and the Federal Rules of Bankruptcy Procedures may result $C.\ \S\ 156.$
DECLARATION	UNDER PENALTY OF PER.	JURY ON BEHALF OF CORPORATION OR PARTNERSHIP
I, the		(the president or other officer or an authorized agent of the corporation or a
member or an authorized agen (corporation or partnership) na	t of the partnership) of the amed as debtor in this case, d	eclare under penalty of perjury that I have read the foregoing summary and new are true and correct to the best of my knowledge, information, and belief.
Date:	Signature:	
		(Print or type name of individual signing on behalf of debtor)
[An ind	ividual signing on behalf of a	partnership or corporation must indicate position or relationship to debtor.]

Penalty for making a false statement or concealing property. Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

Case 05-26802 Doc 1 Filed 07/06/05 Entered 07/06/05 14:36:16 Desc Main Document Page 21 of 29 UNITED STATES BANKRUPTCY COURT

NOTICE TO INDIVIDUAL CONSUMER DEBTOR

The purpose of this notice is to acquaint you with the four chapters of the federal Bankruptcy Code under which you may file a bankruptcy petition. The bankruptcy law is complicated and not easily described. Therefore, you should seek the advice of an attorney to learn of your rights and responsibilities under the law should you decide to file a petition with the court. Neither the judge nor the court's employees may provide you with legal advice.

Chapter 7: Liquidation (\$155 filing fee plus \$39 administrative fee plus \$15 trustee surcharge)*

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts.
- 2. Under Chapter 7 a trustee takes possession of all your property. You may claim certain of your property as exempt under governing law. The trustee then liquidates the property and uses the proceeds to pay your creditors according to priorities of the Bankruptcy Code.
- 3. The purpose of filing a Chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, your discharge may be denied by the court, and the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a discharge, there are some debts that are not discharged under the law. Therefore, you may still be responsible for such debts as certain taxes and student loans, alimony and support payments, criminal restitution, and debts for death or personal injury caused by driving while intoxicated from alcohol or drugs.
- 5. Under certain circumstances you may keep property that you have purchased subject to a valid security interest. Your attorney can explain the options that are available to you.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$155 filing fee plus \$39 administrative fee)*

- 1. Chapter 13 is designed for individuals with regular income who are temporarily unable to pay their debts but would like to pay them in installments over a period of time. You are only eligible for Chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under Chapter 13 you must file a plan with the court to repay your creditors all or part of the money that you owe them, using your future earnings. Usually the period allowed by the court to repay your debts is three years, but not more than five years. Your plan must be approved by the court before it can take effect.
- 3. Under Chapter 13, unlike Chapter 7, you may keep all your property, both exempt and non-exempt, as long as you continue to make payments under the plan.
- 4. After completion of payments under your plan, your debts are discharged except alimony and support payments, student loans, certain debts including criminal fines and restitution and debts for death or personal injury caused by driving while intoxicated from alcohol or drugs, and long term secured obligations.

Chapter 11: Reorganization (\$800 filing fee plus \$39 administrative fee)*

Chapter 11 is designed primarily for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision for an individual to file a Chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer (\$200 filing fee plus \$39 administrative fee)*

Chapter 12 is designed to permit family farmers to repay their debts over a period of time from future earnings and is in many ways similar to a Chapter 13. The eligibility requirements are restrictive, limiting its use to those who income arises primarily from a family owned farm.

* Fees are subject to change and should be confirmed before filing.

ACKNOWLEDGEMENT

I, the debtor, affirm	that I have read this notice.		
			Case Number
July 6, 2005	/s/ James E Kirkendall, Sr.		
Date	James F Kirkendall Sr	Debtor	Joint Debtor, if any

INSTRUCTIONS: If the debtor is an individual, a copy of this notice personally signed by the debtor must accompany any bankruptcy petition filed with the Clerk. If filed by joint debtors, the notice must be personally signed by each. Failure to comply may result in the petition not being accepted for filing.

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Northern District of Illinois

IN RE: Kirkendall, James E Sr.			Case No	
	DISCLOSURE	OF COMPENSATION OF	ATTORNEY FOR DEBTOR	
1.		ptcy, or agreed to be paid to me, for serv	ey for the above-named debtor(s) and that compensation pa ices rendered or to be rendered on behalf of the debtor(s) in	
	For legal services, I have agreed to accept		\$	2,700.00
	Prior to the filing of this statement I have received		\$	6.00
	Balance Due		\$	2,694.00
2.	The source of the compensation paid to me was:	Debtor Other (specify):		
3.	The source of compensation to be paid to me is:	Debtor Other (specify):		
4.	I have not agreed to share the above-disclosed	l compensation with any other person unl	less they are members and associates of my law firm.	
	I have agreed to share the above-disclosed co together with a list of the names of the people		o are not members or associates of my law firm. A copy of .	the agreement,
5.	In return for the above-disclosed fee, I have agreed	to render legal service for all aspects of	the bankruptcy case, including:	
	 a. Analysis of the debtor's financial situation, ar b. Preparation and filing of any petition, schedu c. Representation of the debtor at the meeting o d. Representation of the debtor in adversary pro e. [Other provisions as needed] 	les, statement of affairs and plan which n f creditors and confirmation hearing, and	any adjourned hearings thereof;	
6.	By agreement with the debtor(s), the above disclose	sed fee does not include the following ser	vices:	
	certify that the foregoing is a complete statement of proceeding.	CERTIFICATION any agreement or arrangement for payme	ent to me for representation of the debtor(s) in this bankrupt	су
	July 6, 2005	/s/ Julie M Gleason		
-	Date	<u>, , , , , , , , , , , , , , , , , , , </u>	Signature of Attorney	

Gleason And MacMaster LLC

Name of Law Firm

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Document Page 23 of 29 **United States Bankruptcy Court** Northern District of Illinois

IN RE:		Case No.
Kirkendall, James E Sr.		Chapter 13
·	Debtor(s)	

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs.

Questions 1-18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19-25. If the answer to an applicable question is "None," mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within the six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

1. Income from employment or operation of business

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE (if more than one)

42,000.00 2004 Income from employment

42,000.00 2003 Income from employment

17,535.00 2005 YTD Income from employment

2. Income other than from employment or operation of business

None State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

3. Payments to creditors

None a. List all payments on loans, installment purchases of goods or services, and other debts, aggregating more than \$600 to any creditor, made within 90 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

b. List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

4. Suits and administrative proceedings, executions, garnishments and attachments

a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

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None b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

5. Repossessions, foreclosures and returns

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

6. Assignments and receiverships

None a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and joint petition is not filed.)

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

7. Gifts

None List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

8. Losses

None List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

9. Payments related to debt counseling or bankruptcy

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under bankruptcy law or preparation of a petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE **Gleason And MacMaster LLC** 77 W Washington St Ste 1218 Chicago, IL 60602-3246

DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR 7/01/2005

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY 6.00

10. Other transfers

None List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

11. Closed financial accounts

None List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, association, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

12. Safe deposit boxes

None List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

13. Setoffs

None List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

14. Property held for another person

None List all property owned by another person that the debtor holds or controls.

 \checkmark

15. Prior address of debtor

If the debtor has moved within the two years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

16. Spouses and Former Spouses

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the six-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

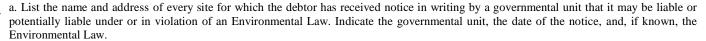
17. Environmental Information

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.



b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

18. Nature, location and name of business

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partnership, sole proprietorship, or was a self-employed professional within the six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within the six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

 \checkmark

[If completed by an individual or individual and spouse]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date: July 6, 2005	Signature /s/ James E Kirkendall, Sr. of Debtor	James E Kirkendall, Sr
Date:	Signature of Joint Debtor (if any)	
	0 continuation pages attached	

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. § 152 and 3571.

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IN RE:		Case No
Kirkendall, James E Sr.		Chapter 13
·	Debtor(s)	• •
	VERIFICATION OF CRE	DITOR MATRIX
		Number of Creditors32
	•	s is true and correct to the best of my (our) knowledge.
Date: July 6, 2005	/s/ James E Kirkendall, Sr.	
	Debtor	
		
	Joint Debtor	

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Kirkendall, James E Sr. 126 48th Ave Bellwood, IL 60104-1014 Document Page 28 of 29 DPPS/SCAN
Attn: Consumer Referral Services
7805 Hudson Rd Ste 100
Woodbury, MN 55125-1595

M3 Financial Services PO Box 802089 Chicago, IL 60680-2089

Gleason And MacMaster LLC 77 W Washington St Ste 1218 Chicago, IL 60602-3246 Equifax PO Box 740241 Atlanta, GA 30374-0241 National City Bank 150 Allegheny Center Mall Pittsburgh, PA 15212-5335

500 Fast Cash 2533 N Carson St Carson City, NV 89706-0147 Experian PO Box 2002 Allen, TX 75013-2002

Nextel Communications PO Box 4191 Carol Stream, IL 60197-4191

Amsher Coll 1816 3rd Ave N Birmingham, AL 35203-3102 Fast Cash Advance 10311 W Roosevelt Rd Westchester, IL 60154-2520 Nicor Gas 1844 W Ferry Rd Naperville, IL 60563-9662

Arnold Scott Harris PC 600 W Jackson Blvd Ste 710 Chicago, IL 60661-5682 First Franklin 1051 Perimeter Dr Ste 800 Schaumburg, IL 60173-5856 Pls Financial Services 1958 W Cermak Rd Chicago, IL 60608-4204

Certegy Payment Recovery Center 550 Greensboro Ave Ste 301 Tuscaloosa, AL 35401-1584 First Premier Bank 601 S Minnesota Ave Sioux Falls, SD 57104-4824 SBC Law Department 225 W Randolph St Ste 27A Chicago, IL 60606-1838

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Trans Union PO Box 1000 Crum Lynne, PA 19022-2001

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Village Of Bellwood Water 3200 Washington Blvd Bellwood, IL 60104-1950